Ø 007/007

Serial No. 10/621,164 67008-066; S-5534

## REMARKS

Applicant wishes to thank the Examiner for the detailed remarks. Claims 1, 8 and 9 have been amended. Claims 1 and 8 have been amended to include allowable and canceled claims 7 and 14 respectively such that claims 1 and 8 are allowable. Claim 9 was rejected under 35 U.S.C. §112. Applicant respectfully submits that the claim as amended is in proper condition according to §112. New claims 18-22 are presented. Accordingly, claims 18-22 are pending.

New claims 18-22 include an allowable limitation of claims 7 and 14 to recite further features of the present invention which are neither disclosed nor suggested by the cited references and are also thus properly allowable.

Applicant believes that no additional fees are required. However, should any fees or extensions of time be required, the Commissioner is authorized to charge Deposit Account No. 50-1482, in the name of Carlson, Gaskey & Olds, P.C.

Applicant respectfully submits that this case is in condition for allowance. If the Examiner believes that a teleconference will facilitate moving this case forward to being issued, Applicant's representative can be contacted at the number indicated below.

Respectfully Submitted,

CARLSON, GASKEY & OLDS, P.C.

DAVID L. WISZ

Registration No. 46,350 Attorneys for Applicant 400 West Maple, Suite 350 Birmingham, Michigan 48009

(248) 988-8360

Dated: February 1, 2005

N:\Clients\SIKQRSKY\IP00066\PATENT\HELOAmnd066-11-03-2004.doc